

Information to identify the case:			
Debtor 1	<b>Robert L. Burnfield Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Shantessa L. Burnfield</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>15-23974-GLT</b>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert L. Burnfield Jr.

Shantessa L. Burnfield  
fka Shantessa L. Hogan

4/22/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert L. Burnfield, Jr.  
Shantessa L. Burnfield  
Debtors

Case No. 15-23974-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 22, 2021

User: culy  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Robert L. Burnfield, Jr., Shantessa L. Burnfield, 671 Nandina Drive, Weston, FL 33327-2410
cr	+ Bayview Loan Servicing LLC, 4425 Ponce de Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
r	+ Emily Wilhem, Piatt Sotheby's International Realty, 100 Fowler Road, Warrendale, PA 15086-1132
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
r	+ Piatt Sotheby's International Realty, 100 Fowler Road, Warrendale, PA 15086-1132
14136159	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14704367	+ Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
14129898	+ Great Lakes Higher Education, PO Box 530229, Atlanta, GA 30353-0229
14149868	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
14129904	Union Plus Mastercard, PO Box 71104, Charlotte, NC 28272-1104

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 23 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 23 2021 02:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 23 2021 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 23 2021 02:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: LCIBAYLN	Apr 23 2021 03:33:00	Bayview Loan Servicing LLC, 4425 Ponce de Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
cr	EDI: RECOVERYCORP.COM	Apr 23 2021 03:33:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: bankrupt-adjdept@wesbanco.com	Apr 23 2021 02:25:00	WESBANCO BANK, INC, WESBANCO BANK, INC, 1 BANK PLAZA, WHEELING, WV 26003-3565
14129887	EDI: BANKAMER.COM	Apr 23 2021 03:33:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
14129888	+ EDI: TSYS2.COM	Apr 23 2021 03:33:00	Barclay US, PO Box 13337, Philadelphia, PA 19101-3337

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14704367	+ EDI: LCIBAYLN	Apr 23 2021 03:33:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, Florida 33146-1873
14129889	EDI: CITICORP.COM	Apr 23 2021 03:33:00	Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195
14205142	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 23 2021 02:24:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14129897	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 23 2021 02:24:00	Citizens One Auto, One Citizens Drive, Riverside, RI 02915-3019
14129890	EDI: CAPITALONE.COM	Apr 23 2021 03:33:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14154311	EDI: CAPITALONE.COM	Apr 23 2021 03:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14167983	+ Email/Text: bncmail@w-legal.com	Apr 23 2021 02:25:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14129896	EDI: CITICORP.COM	Apr 23 2021 03:33:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
14193120	EDI: Q3G.COM	Apr 23 2021 03:33:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14165278	EDI: ECAST.COM	Apr 23 2021 03:33:00	ECAST SETTLEMENT CORPORATION, POB 29262, NEW YORK, NY 10087-9262
14129899	+ Email/Text: bankruptcy@huntington.com	Apr 23 2021 02:25:00	Huntington National Bank, PO Box 182519, Columbus, OH 43218-2519
14129891	EDI: JPMORGANCHASE	Apr 23 2021 03:33:00	Chase Credit Card, PO Box 15153, Wilmington, DE 19886
14129893	EDI: JPMORGANCHASE	Apr 23 2021 03:33:00	Chase/Freedom, PO Box 15123, Wilmington, DE 19850-5123
14129894	EDI: JPMORGANCHASE	Apr 23 2021 03:33:00	Chase/Slate, PO Box 15123, Wilmington, DE 19850-6919
14129900	EDI: JPMORGANCHASE	Apr 23 2021 03:33:00	JP Morgan Chase, PO BOX 78420, Phoenix, AZ 85062-8420
14194635	EDI: JPMORGANCHASE	Apr 23 2021 03:33:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14129901	EDI: RMSC.COM	Apr 23 2021 03:33:00	Lowe's/Synchrony, PO Box 530914, Atlanta, GA 30353-0914
14165520	+ EDI: MID8.COM	Apr 23 2021 03:33:00	Midland Credit Management Inc, as agent for Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14195997	EDI: PRA.COM	Apr 23 2021 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14131559	EDI: RECOVERYCORP.COM	Apr 23 2021 03:33:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14129902	EDI: RMSC.COM	Apr 23 2021 03:33:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
14129903	EDI: RMSC.COM	Apr 23 2021 03:33:00	Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090
14131894	+ Email/Text: bankruptcy@huntington.com	Apr 23 2021 02:25:00	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424

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14129905 + Email/Text: bankrupt-adjdept@wesbanco.com

Apr 23 2021 02:25:00

Wesbanco Bank, 1 Bank Plaza, Wheeling, WV  
26003-3565

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		JPMORGAN CHASE BANK, N.A.
14129892	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Credit Card, PO Box 15153, Wilmington, DE 19886-5153
14129895	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase/Slate, PO Box 15123, Wilmington, DE 19850-6919

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC bnicholas@kmlawgroup.com
Joseph P. Schalk	on behalf of Creditor JPMORGAN CHASE BANK N.A. jschalk@barley.com, sromig@barley.com
Kenneth Steidl	on behalf of Debtor Robert L. Burnfield Jr. julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Shantessa L. Burnfield julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 8